FIG. 1

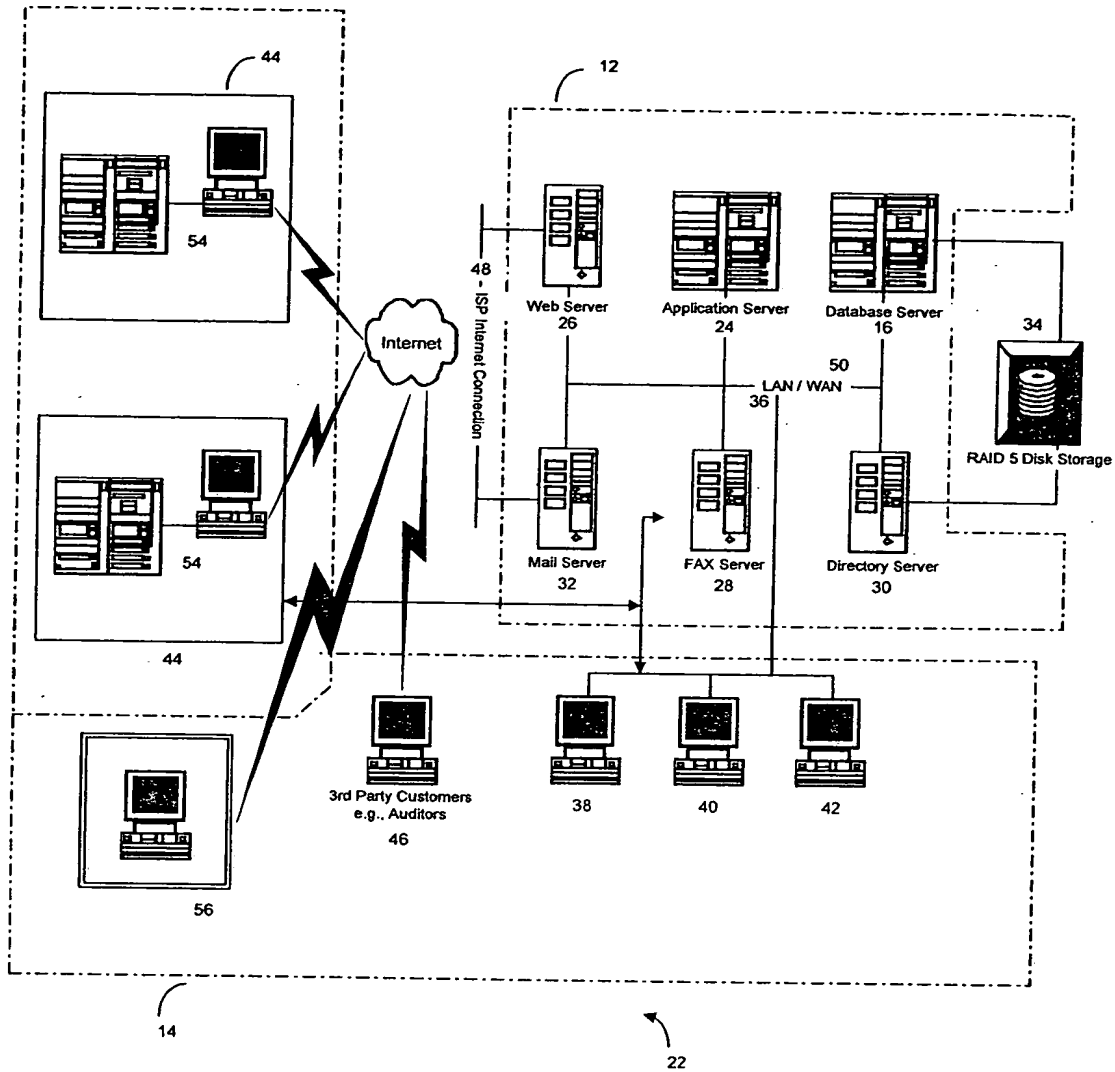


FIGURE 2

FIGURE 3

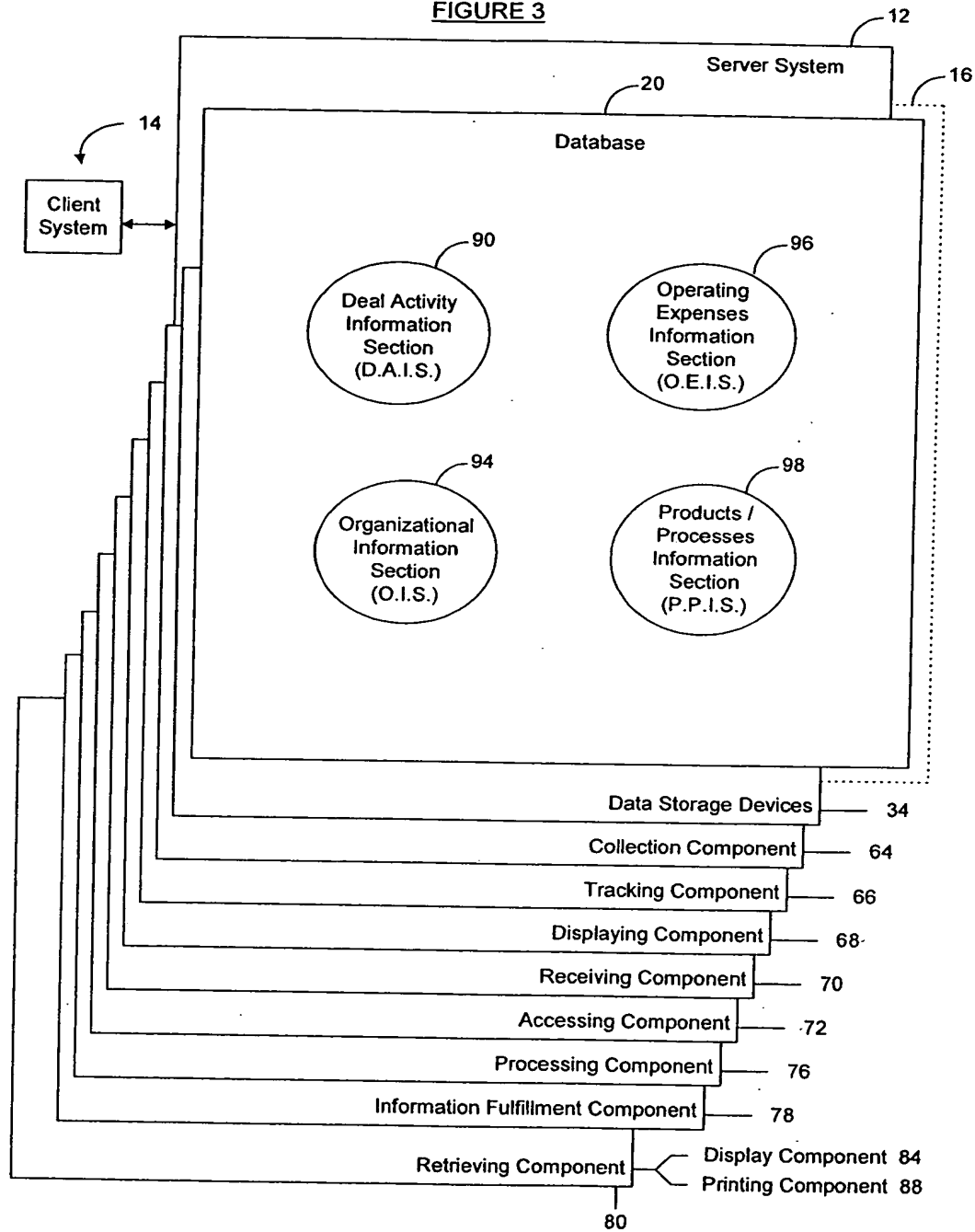


FIGURE-4

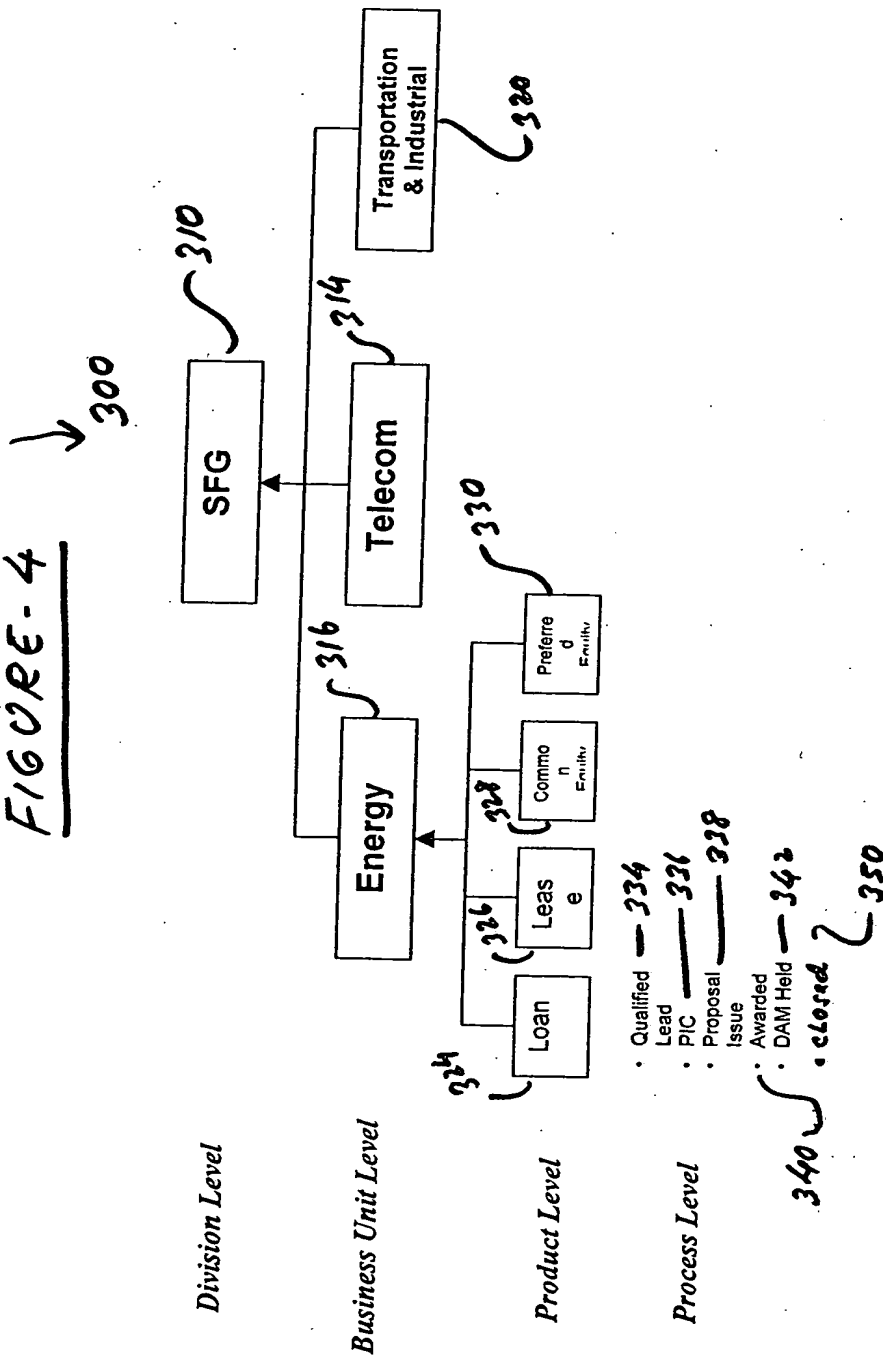




FIGURE-6

432

420

Loans

Average Cycle Time		
T&I	Telecom	Energy
63	73	80
89%	84%	80%

QLtoClose

Complexity Index

440

Lease

Average Cycle Time		
T&I	Telecom	Energy
107	64	210
152%	74%	208%

QLtoClose

Complexity Index

446

Common Equity

Average Cycle Time		
T&I	Telecom	Energy
53	88	84
75%	101%	84%

QLtoClose

Complexity Index

424

Equity

Average Cycle Time		
T&I	Telecom	Energy
71	148	122
101%	170%	121%

QLtoClose

Complexity Index

444

Total Business Unit

Average Cycle Time		
T&I	Telecom	Energy
70	87	101
100%	100%	100%

QLtoClose

Complexity Index

434

FIGURE-7

460

464

504

506

510

Complexity Index (QL-CL Cycle)			Loan			89%		
	CL Level	Board Level	Division Level	Loan	Total			
# of CL	43	8	2	19	29			
Lead and terminated								
# of PICS	15	17	4	11	32			
PLC and terminated								
# of issued proposals	18	2	2	5	9			
Issued and terminated								
# of awarded proposals	16	1	0	2	3			
Awarded and terminated								
# of DAMs	3	1	1	9	13			
DAM and terminated								
# of approved	12	4	0	5	9			
Approved and terminated								
Close	8	8	8	20	29			

# of CL	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323
Lead and terminated					
# of PICS	\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796
PLC and terminated					
# of issued proposals	\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532
Issued and terminated					
# of awarded proposals	\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534
Awarded and terminated					
# of DAMs	\$ 21,034	\$ 60,474	\$ 21,166	\$ 22,869	\$ 22,869
DAM and terminated					
# of approved	\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551
Approved and terminated					
Close	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,405	\$ 234,405

470

480

484

492

494

490





# FIGURE - 9

580

1999 T&I Operating Cost for Loans by Process

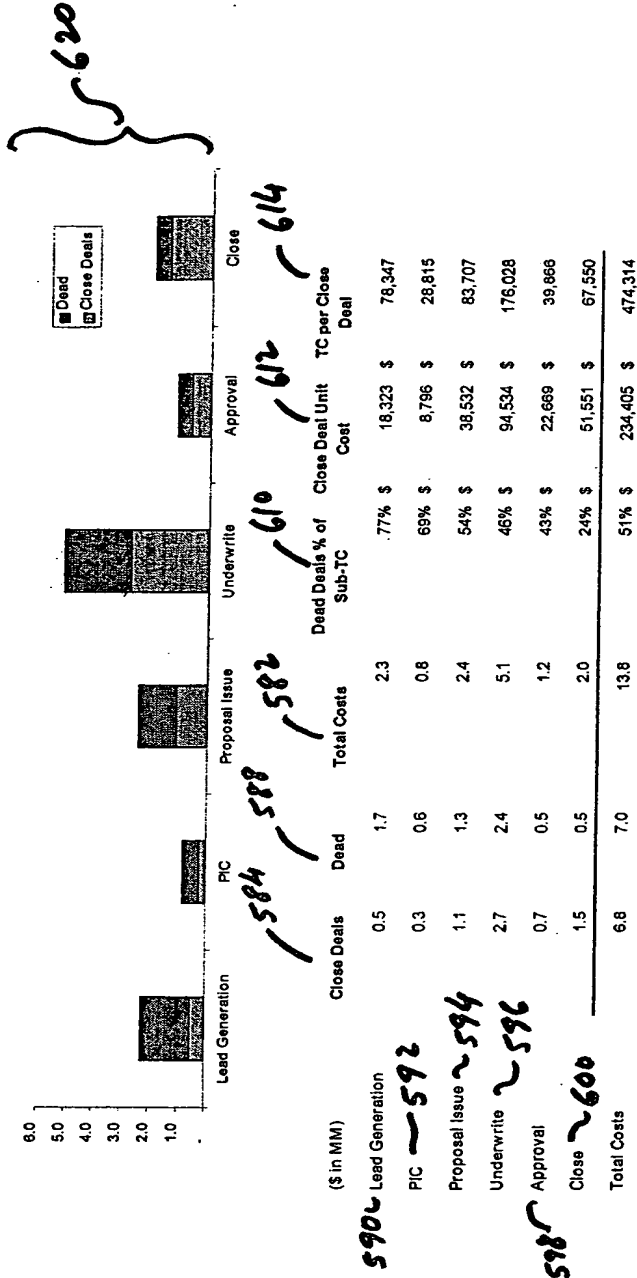
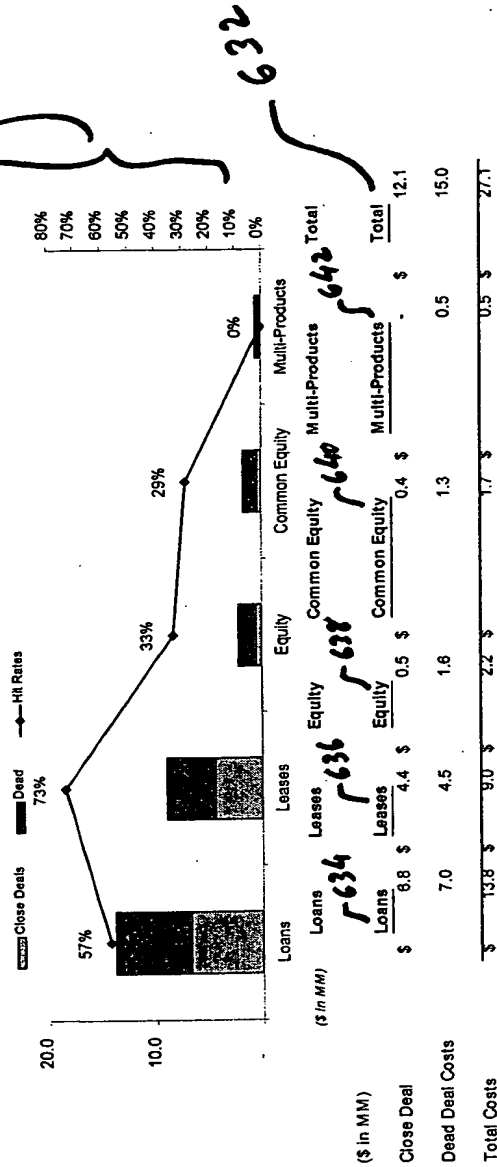


FIGURE 10 630

1999 T&I Operating Cost by Product



Dead Deals % of Sub-TC	51%	51%	76%	76%	100%	55%
Hit Rate (DAM to Close)	57%	73%	33%	29%	0%	55%
Close Deal Unit Cost	\$ 234,222	\$ 403,084	\$ 281,834	\$ 199,093	#DIV/0!	\$ 276,080
TC per Close Deal	\$ 474,314	\$ 815,315	\$ 1,083,511	\$ 840,785	#DIV/0!	\$ 815,898

650  
652  
654  
656

FIGURE - 11

680

1999 T&I Operating Cost for All Products by Process

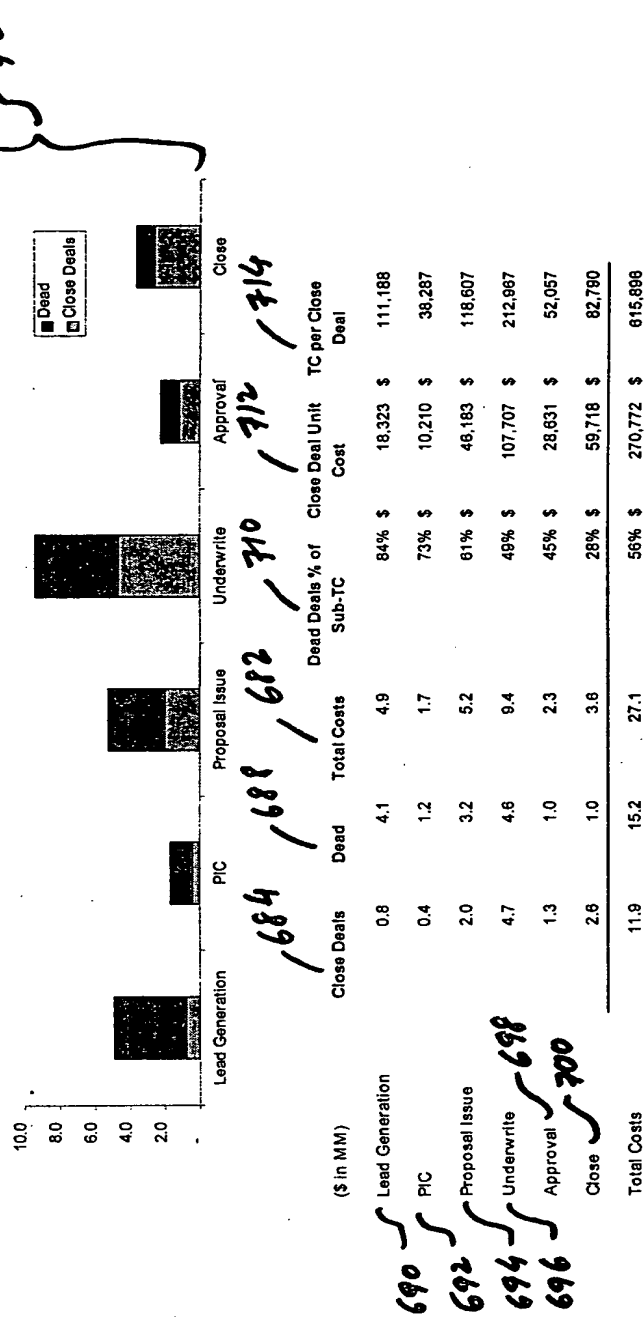


FIGURE 12

